

Abstract of the Disclosure

A method performs a commercial transaction via a network. A commercial transaction is specified by a particular user in a personal access module connected to the network. The commercial transaction is received in a personal access link configured to operate according to a profile associated with the user. The commercial transaction is forwarded to a financial institution system depending on the profile of the user, and the financial system forwards the commercial transaction to a selected merchant system depending on the profile associated with the user and the commercial transaction.